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Date: MARCH 7, 2005

To: EXAMINER YOUNG, JOHN L.
U.S. PATENT AND TRADEMARK OFFICE

Fax #: (703) 820-9326
72

From: ANTHONY A. SHELDON
Phone #: (847) 905-7111

Client/Matter No.: AUS920010551US1 (9000/50)

of Pages: 16
(including cover sheet)

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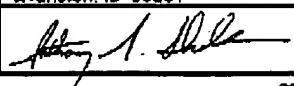
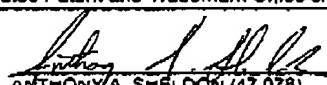
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<h1 style="text-align: center;">TRANSMITTAL FORM</h1> <p style="text-align: center;">(to be used for all correspondence after initial filing)</p>	Attorney Docket No.	AUS920010551US1 (8000/50)
	Application Number	09/892.865
	Filing Date	JUNE 27, 2001
	First Named Inventor	RICK A. HAMILTON II
	Group Art Unit	3622
	Examiner	YOUNG, JOHN L

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Response to Office Action Dated December 7, 2004 <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Status Letter <input type="checkbox"/> One-Month Petition for Extension of Time Request (dup) <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Supplemental Information Disclosure Statement, PTO-1449, an <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Assignment Papers <input type="checkbox"/> Drawings <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Petition Raising Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Express Abandonment Under 37 CFR 1.138 <input type="checkbox"/> Request of Refund	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Post Card Receipt <input type="checkbox"/> Additional Enclosure(s) (please identify below) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Indep		Minus		0	x \$100=	0	x \$200=	
First Presentation of Multiple Dep. Claim					+ \$180=	—	+ \$360=	
					total add'l fee		total add'l fee	
					\$ 0		\$ 0	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm or Individual name	ANTHONY A. SHELDON Registration No. 47,078 CARDINAL LAW GROUP 1603 Orrington Avenue, Suite 2000 Evanston, IL 60201		
Signature		Date	March 7, 2005
CERTIFICATE OF FACSIMILE			
I hereby certify that this correspondence is being transmitted by facsimile to (703) 872-9326 to the United States Patent and Trademark Office on this date.			
			March 7, 2005
Signature	 ANTHONY A. SHELDON (47,078)	Date	March 7, 2005

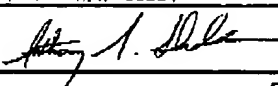
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<h1>TRANSMITTAL FORM</h1> <p>(to be used for all correspondence after initial filing)</p>	Attorney Docket No	AUS920010551US1 (9000/50)
	Application Number	09/892,985
	Filing Date	JUNE 27, 2001
	First Named Inventor	RICK A. HAMILTON II
	Group Art Unit	3622
	Examiner	YOUNG, JOHN L

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First Presentation of Multiple Dep. Claim				+ \$180=	---		+ \$360=	
				total add'l fee			total add'l fee	
				\$ 0			\$ 0	

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Firm or Individual name	ANTHONY A. SHELDON Registration No. 47,078 CARDINAL LAW GROUP 1603 Orrington Avenue, Suite 2000 Evanston, IL 60201		
Signature		Date	March 7, 2005
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ANTHONY A. SHELDON (47078)
Name of applicant, assignee or registered representative


Signature

March 7, 2005
Date of Signature

PATENT
Case No. AUS920010551US1
(9000/50)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

RICK A. HAMILTON II

Serial No.: 09/892,965

Filed: JUNE 27, 2001

Title: CORPORATE REWARDS PROGRAM
OVERDRAFT METHOD

Examiner: YOUNG, JOHN L.

Group Art Unit: 3622

RESPONSE TO OFFICE ACTION DATED DECEMBER 7, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22202-1450

Dear Sir:

This is a response to a First Non-Final Office Action dated December 7, 2004. The
Applicant responds as follows: